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CERTIFICATE OF MAILING

I, Diane M. Hixson, hereby certify that this correspondence (along with any paper referenced to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Date: 5-26-99

Diane M. Hixson

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re **PATENT** application of:

JUN 14 1999

Applicant(s): **Richard Billingsley**

Art Unit:

Serial No: **09/269,618**

GROUP 1700

Filed: **March 26, 1999**

Examiner:

Title: **IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS**

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REQUEST FOR REFUND

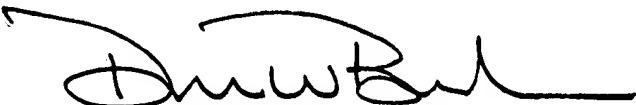
Assistant Commissioner for Patents
Washington, D.C. 20231

Attached is a verified statement claiming small entity status for this application. Request hereby is made for a refund of the excess amount paid on March 26, 1999, as follows:

Fee Paid	Refund
Filing Fee	\$1,125.00
Surcharge for late filing	
Extension of term	
Issue fee	
Patent maintenance fee	
Other:	
Total refund requested	\$1,125.00

Please credit the refund to Deposit Account No. 18-0988 with reference to Attorney Docket No. DYOUPO185US.

Respectfully submitted,


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant or Patentee: Richard Billimoria Attorney's Docket No. DYCOM/01875
 Serial or Patent No.
 Filed or Issued:
 For: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) and 1.27(b)) - INDEPENDENT INVENTOR

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS and described in

the specification filed herewith
 PCT application no. PCT/GB97/02512, filed 17 September 1997
 application serial no. _____, filed _____
 patent no. _____, issued _____

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

no such person, concern, or organization
 persons, concerns or organizations listed in the Appendix hereto

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Richard Billimoria
NAME OF INVENTOR

R. Billimoria
Signature of Inventor

26 May 99
Date

NAME OF INVENTOR

Signature of Inventor

Date

NAME OF INVENTOR

Signature of Inventor

Date

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